

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-30686-KLP
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alexis M. Harris
7301 Townes Road
Richmond, VA 23226

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-0094

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Alexis M. Harris is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 24, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Alexis M. Harris
 Debtor

Case No. 14-30686-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: B18

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 Total Noticed: 64

Date Rcvd: Jun 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2014.

db
 12209827 +Alexis M. Harris, 7301 Townes Road, Richmond, VA 23226-3743
 12209828 +Al DME, 14440 Cherry Lane Court, Suite 115, Laurel, MD 20707-4946
 12209829 +Allied Interstate, 435 Ford Road, Suite 800, Minneapolis, MN 55426-1066
 12209830 +Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121
 12209832 +Anytime Fitness, c/o First Credit Services, Inc, 371 Hoes Lane, Suite 300B, Piscataway, NJ 08854-4143
 12209833 +Bon Secours, P.O. Box 28538, Richmond, VA 23228-8538
 12209839 +Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344-2000
 12209840 +Comcast, PO BOX 3002, Southeastern, PA 19398-3002
 12209844 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
 12209845 +Dogwood Emergency Physicians, Post Office Box 7250, Philadelphia, PA 19101-7250
 12209850 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 12209850 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste, North Chesterfield, VA 23236-0000)
 12209846 +Fairmount Christian Church, Child Care Program, P.O. Box 788, Mechanicsville, VA 23111-0788
 12209847 +Fbcs, 841 E Hunting Park Avenue, Philadelphia, PA 19124-4800
 12209851 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 12209852 +Frontline Asset, 1935 West County Rd. B2, Suite 425, Saint Paul, MN 55113-2797
 12209853 +Gastrointestinal Specialists, 2369 Staples Mill Road, 2nd Floor, Richmond, VA 23230-2909
 12209856 HSN, Monogram Credit Bank of GA, P.O. Box 103014, Dept. 02, Roswell, GA 30076-0000
 12209860 LCA Collections, Post Office Box 2240, Burlington, NC 27216-2240
 12209861 +Main Street Acquisiton, 2877 Paradise Rd Unit 30, Las Vegas, NV 89109-5236
 12209863 +NCO, P.O. Box 585, Ramsey, NJ 07446-0585
 12209866 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263
 12209868 +Professional Bureau of Collect, of Maryland, P.O. Box 4157, Englewood, CO 80155-4157
 12209869 +Radiology Assc of Richmond, 2602 Buford Road, Richmond, VA 23235-3422
 12209871 +Receivables Management, 14675 Martin Dr, Eden Prairie, MN 55344-2004
 12209872 +Richmond Emergency, 306 East Grace Street, Richmond, VA 23219-1795
 12209873 +Ruta R. Rene, M.D., 2305 N. Parham Rd. Ste 3, Henrico, VA 23229-3156
 12209877 +SCI, P.O. Box 85005, Richmond, VA 23285-5005
 12209874 +Salute, P. O. Box 136, Newark, NJ 07101-0136
 12209875 +Salute, Po Box 105555, Atlanta, GA 30348-5555
 12209878 +Solodar & Solodar, 11504 Allecingie Parkway, Richmond, VA 23235-4317
 12209879 Spinella, Owings & Shaia, 8550 Mayland Drive, Richmond, VA 23294-4704
 12209881 St. Mary's Hospital, P. O. Box 6250, Madison, WI 53716-0250
 12209882 +State Collection Service, Inc., 2509 S. Stoughton Rd., Madison, WI 53716-3314
 12209886 +Transworld Systems, 1608 Spring Hill Road, Vienna, VA 22182-2241
 12211821 +United States Attorney, Main Street Centre 18th Flr., 600 East Main Street, Richmond, VA 23219-2416
 12209888 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
 12209889 +Virginia Emergency Associates, Post Office Box 791178, Baltimore, MD 21279-1178
 12209890 +Virginia Women Center, 5875 Breomo Road, Richmond, VA 23226-1934
 12209892 +West Bay Acquisition, 14675 Martin Dr, Eden Prairie, MN 55344-2004
 12209826 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square, Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBEROBINSON.COM Jun 25 2014 02:03:00 Bruce E. Robinson, P.O. Box 538, 415 E. Atlantic Street, South Hill, VA 23970-2701
 cr +E-mail/Text: bankruptcy@cffinance.com Jun 25 2014 02:07:28 C&F Finance Co., P.O. Box 2129, Richmond, VA 23218-2129
 12209831 +E-mail/Text: banko@berkscredit.com Jun 25 2014 02:07:58 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
 12209834 +E-mail/Text: bankruptcy@cffinance.com Jun 25 2014 02:07:28 C&F Finance Company, 1313 E Main St Ste 400, Richmond, VA 23219-3600
 12209835 EDI: CAPITALONE.COM Jun 25 2014 02:03:00 Cap One, Po Box 85520, Richmond, VA 23285-0000
 12209836 +EDI: CAPIO.COM Jun 25 2014 02:03:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
 12209837 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jun 25 2014 02:09:03 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 12209838 +EDI: CITICORP.COM Jun 25 2014 02:03:00 Citi, P.O. Box 142319, Irving, TX 75014-2319
 12209843 +EDI: RCSFNBMARIN.COM Jun 25 2014 02:03:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
 12209849 +EDI: AMINFOFF.COM Jun 25 2014 02:03:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 12209855 +EDI: HCA2.COM Jun 25 2014 02:03:00 Henrico Doctors Hospital, P. O. Box 740760, Cincinnati, OH 45274-0760
 12209858 +EDI: JEFFERSONCAP.COM Jun 25 2014 02:03:00 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303-2160
 12209859 +EDI: HCA2.COM Jun 25 2014 02:03:00 John Randolph Hospital, Post Office Box 13620, Richmond, VA 23225-8620
 12209862 +EDI: MID8.COM Jun 25 2014 02:03:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

District/off: 0422-7

User: bullockn
Form ID: B18

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Total Noticed: 64

Date Rcvd: Jun 24, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12209865 +EDI: HFC.COM Jun 25 2014 02:03:00 Orchard Bank, Post Office Box 19360,
Portland, OR 97280-0360
12209870 +E-mail/Text: colleen.atkinson@rmscollect.com Jun 25 2014 02:08:59 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
12209864 EDI: NEXTEL.COM Jun 25 2014 02:03:00 Nextel, 2001 Edmund Halley Drive,
Reston, VA 20191-0000
12209880 EDI: NEXTEL.COM Jun 25 2014 02:03:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,
Oak Lawn, IL 60453-0000
12209876 +EDI: DRIV.COM Jun 25 2014 02:03:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
12209883 EDI: STFL.COM Jun 25 2014 02:03:00 Suntrust, P. O. Box 85041, Richmond, VA 23285-5041
12209884 EDI: AISTMBL.COM Jun 25 2014 02:03:00 T-Mobile, Post Office Box 742596,
Cincinnati, OH 45274-2596
12209887 +EDI: URSI.COM Jun 25 2014 02:03:00 United Recovery Systems, 5800 North Course Drive,
Houston, TX 77072-1613
12209891 EDI: WFFC.COM Jun 25 2014 02:03:00 Wells Fargo, Post Office Box 5445,
Portland, OR 97228-0000

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12209857 Jacob Jones
12209885 Terry Walton
12209841 ##+Commonwlth Fin, 960 N Main Ave, Scranton, PA 18508-2126
12209842 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795
12209848 ##+First Credit Services, Inc., One Woodbridge Center, Suite 410, Woodbridge, NJ 07095-1151
12209854 ##+Health Consultants of Virginia, P. O. Box 8266, Richmond, VA 23226-0266
12209867 ##+Physiotherapy Associates, 9097 Atlee Station Rd. #303, Mechanicsville, VA 23116-2527
TOTALS: 2, * 0, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2014 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com/ruth.alexander.bka@gmail.com/brobinson@ecf.epiqsystems.com
Christopher Mark Winslow on behalf of Debtor Alexis M. Harris chris@chriswinslow.com,
winslowparalegal@gmail.com

TOTAL: 2